

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
CAHILL, JOHN PATRICK	§	Case No. 08-10577 BP1
CAHILL, DEBORAH EVERETT	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Stephen J. Zayler
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 08-10577 BP1 Judge: BILL PARKER
Case Name: CAHILL, JOHN PATRICK
CAHILL, DEBORAH EVERETT
For Period Ending: 11/02/12

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 11/07/08 (f)
341(a) Meeting Date: 12/05/08
Claims Bar Date: 03/09/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD 260 EAST CIRCUIT BEAUMONT, TEXAS	150,000.00	0.00		0.00	FA
2. CHECKING AND/OR SAVINGS ACCOUNT	302.11	302.11		0.00	FA
3. CHECKING AND/OR SAVINGS ACCOUNT	1.98	1.98		0.00	FA
4. CHECKING AND/OR SAVINGS ACCOUNT	374.70	374.70		0.00	FA
5. HOUSEHOLD GOODS - COIN COLLECTION	2,875.00	2,875.00		2,500.00	FA
6. WEARING APPAREL	607.00	0.00		0.00	FA
7. FURS & JEWELRY	1,460.00	0.00		0.00	FA
8. GOLF CLUBS & EXERCISE BIKE 45	45.00	0.00		0.00	FA
9. FARMERS NEW WORLD LIFE INSURANCE	2,100.00	0.00		0.00	FA
10. MET LIFE POLICY NO CASH VALUE Column 2 and 6 has been given a value for reporting requirements. The Trustee value may or may not be accurate.	0.00	1.00		0.00	FA
11. IRA, RETIREMENT, OR PENSION FUNDS	5,700.00	0.00		0.00	FA
12. LAWSUIT - LIBERTY MUTUAL HURRICANE RITA LAWSUIT Column 2 and 6 has been given a value for reporting requirements. The Trustee value may or may not be accurate.	50,000.00	0.00		478,750.00	FA
13. 1987 OLDSMOBILE DELTA 88	1,000.00	0.00		0.00	FA
14. OFFICE EQUIPMENT	45.00	0.00		0.00	FA
15. ANIMALS	3.00	0.00		0.00	FA
16. COMPUTERS	25.00	0.00		0.00	FA
17. Post-Petition Interest Deposits (u)	Unknown	N/A		0.30	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$214,538.79	\$3,554.79	\$481,250.30	\$0.00

FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 08-10577 BP1 Judge: BILL PARKER
Case Name: CAHILL, JOHN PATRICK
CAHILL, DEBORAH EVERETT

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 11/07/08 (f)
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/10

Current Projected Date of Final Report (TFR): 12/31/12

/s/ Stephen J. Zayler

Date: 11/02/12

STEPHEN J. ZAYLER

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 08-10577 -BP1
Case Name: CAHILL, JOHN PATRICK
CAHILL, DEBORAH EVERETT
Taxpayer ID No: *****2953
For Period Ending: 11/02/12

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1033 Checking - Non Interest

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/14/12		Trsf In From BANK OF AMERICA	BALANCE FORWARD				0.00
08/15/12	010001	SANDRA D. SORRELL, CPA	INITIAL WIRE TRANSFER IN	9999-000	86,598.81		86,598.81
		5036 CHAMPIONS DRIVE	TAX RETURN PREPARATION	3410-000		425.00	86,173.81
		LUFKIN, TX 75901					
09/24/12		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		31.94	86,141.87
10/16/12		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		53.12	86,088.75
10/22/12	010002	INTERNAL REVENUE SERVICE	2012 ESTATE TAXES	2810-000		56,731.66	29,357.09
		OGDEN, UTAH 84201-0005	Per Order dated 08/15/2012				

COLUMN TOTALS	86,598.81	57,241.72	29,357.09
Less: Bank Transfers/CD's	86,598.81	0.00	
Subtotal	0.00	57,241.72	
Less: Payments to Debtors		0.00	
Net	0.00	57,241.72	

Page Subtotals 86,598.81 57,241.72

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 08-10577 -BP1
Case Name: CAHILL, JOHN PATRICK
CAHILL, DEBORAH EVERETT
Taxpayer ID No: *****2953
For Period Ending: 11/02/12

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****9980 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/28/11	5	JOHN CAHILL	PROCEEDS FROM SALE OF COIN COLLECTI	1129-000	2,500.00		2,500.00
02/28/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,500.02
03/31/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,500.04
04/29/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,500.06
05/31/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,500.08
06/30/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,500.10
07/29/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,500.12
08/31/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,500.14
09/30/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,500.16
10/31/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,500.18
10/31/11		BANK OF AMERICA	BANK SERVICE FEE	2600-000		3.19	2,496.99
11/30/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,497.01
11/30/11		BANK OF AMERICA	BANK SERVICE FEE	2600-000		3.08	2,493.93
12/30/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,493.95
12/30/11		BANK OF AMERICA	BANK SERVICE FEE	2600-000		3.07	2,490.88
01/31/12	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,490.90
01/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		3.27	2,487.63
02/29/12	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,487.65
02/29/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		2.96	2,484.69
03/30/12	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,484.71
03/30/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		3.05	2,481.66
04/30/12	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		2,481.68
04/30/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		3.15	2,478.53
05/07/12	12	BANK OF TEXAS P. O. BOX 29775 DALLAS, TX 75229	LAWSUIT PROCEEDS	1149-000	478,750.00		481,228.53
05/09/12	000101	THE MOSTYN LAW FIRM 200 WESTCOTT	ATTORNEY FEES & EXPENSES Per Order 04/26/2012			386,873.92	94,354.61

Page Subtotals 481,250.30 386,895.69

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit B

Case No: 08-10577 -BP1
Case Name: CAHILL, JOHN PATRICK
CAHILL, DEBORAH EVERETT
Taxpayer ID No: *****2953
For Period Ending: 11/02/12

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****9980 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		HOUSTON, TX 77007					
			Fees 216,000.00	3210-000			
			Expenses 170,873.92	3220-000			
05/09/12	000102	JOHN P. CAHILL & DEBORAH E. CAHILL 3268 Sir Gregory Manor Lawrenceville, GA 30044	EXEMPTION AMOUNT BACK TO DEBTOR Per Order 04/26/12	8100-000		2,500.00	91,854.61
05/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		164.24	91,690.37
06/27/12	000103	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	ATTORNEY FEES & EXPENSES Per Order 06/26/2012			4,823.24	86,867.13
			Fees 4,560.00	3110-000			
			Expenses 263.24	3120-000			
06/29/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		108.38	86,758.75
07/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		113.78	86,644.97
08/14/12		BANK OF AMERICA 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		46.16	86,598.81
08/14/12		Trsf To FIRST NATIONAL BANK OF VINI	FINAL TRANSFER	9999-000		86,598.81	0.00

Page Subtotals 0.00 94,354.61

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 08-10577 -BP1
Case Name: CAHILL, JOHN PATRICK
CAHILL, DEBORAH EVERETT
Taxpayer ID No: *****2953
For Period Ending: 11/02/12

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****9980 Money Market Account (Interest Earn
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					481,250.30	481,250.30	0.00
Less: Bank Transfers/CD's					0.00	86,598.81	
Subtotal					481,250.30	394,651.49	
Less: Payments to Debtors						2,500.00	
Net					481,250.30	392,151.49	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking - Non Interest - *****1033					0.00	57,241.72	29,357.09
Money Market Account (Interest Earn - *****9980					481,250.30	392,151.49	0.00
					481,250.30	449,393.21	29,357.09
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: November 02, 2012

Case Number: 08-10577 Claim Class Sequence
Debtor Name: CAHILL, JOHN PATRICK

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025 SAF	THE MOSTYN LAW FIRM 200 WESTCOTT HOUSTON, TX 77007	Administrative		\$386,873.92	\$386,873.92	\$0.00
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative		\$4,823.24	\$4,823.24	\$0.00
025 AF	SANDRA D. SORRELL, CPA 5036 CHAMPIONS DRIVE LUFKIN, TX 75901	Administrative		\$425.00	\$425.00	\$0.00
025 PPT	INTERNAL REVENUE SERVICE OGDEN, UTAH 84201-0005	Administrative		\$56,731.66	\$56,731.66	\$0.00
000008 050 SC	THE BANK OF NEW YORK c/o Rosicki, Rosicki & Associates P.C. 51 East Bethpage Road, Plainview, NY 11803	Secured		\$104,383.78	\$0.00	\$104,383.78
999 EX	JOHN P. CAHILL & DEBORAH E. CAHILL 3268 Sir Gregory Manor Lawrenceville, GA 30044	Unsecured		\$2,500.00	\$2,500.00	\$0.00
000001 070 UC	State Farm Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured		\$9,565.97	\$0.00	\$9,565.97
000002 070 UC	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$8,449.41	\$0.00	\$8,449.41
000003 070 UC	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$1,436.46	\$0.00	\$1,436.46
000004 070 UC	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$556.87	\$0.00	\$556.87
000005 070 UC	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured		\$8,124.71	\$0.00	\$8,124.71

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: November 02, 2012

Case Number: 08-10577 Claim Class Sequence
Debtor Name: CAHILL, JOHN PATRICK

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000006 070 UC	Recovery Management Systems Corporation For GE Money Bank dba WALMART 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$86.93	\$0.00	\$86.93
000007 070 UC	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured		\$9,862.27	\$0.00	\$9,862.27
Case Totals:				\$593,820.22	\$451,353.82	\$142,466.40
Code #: Trustee's Claim Number, Priority Code, Claim Type						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-10577 BP1

Case Name: CAHILL, JOHN PATRICK

CAHILL, DEBORAH EVERETT

Trustee Name: Stephen J. Zayler

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Stephen J. Zayler	\$	\$	\$
Trustee Expenses: Stephen J. Zayler	\$	\$	\$
Attorney for Trustee Fees: THE MOSTYN LAW FIRM	\$	\$	\$
Attorney for Trustee Expenses: THE MOSTYN LAW FIRM	\$	\$	\$
Accountant for Trustee Fees: SANDRA D. SORRELL, CPA	\$	\$	\$
Other: INTERNAL REVENUE SERVICE	\$	\$	\$
Other: STEPHEN J. ZAYLER	\$	\$	\$
Other: STEPHEN J. ZAYLER	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	State Farm Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	\$	\$	\$
000002	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124- 8809	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000003	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	\$	\$	\$
000004	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	\$	\$	\$
000005	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	\$	\$	\$
000006	Recovery Management Systems Corporation For GE Money Bank dba WALMART 25 SE 2nd Ave Ste 1120 Miami FL 33131	\$	\$	\$
000007	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE